

2021 Benefits Overview

MTC Holding Corporation | Midwest Trust Company | Trust Technology Solutions

MTC Holding Corporation provides a comprehensive benefits package to our associates. Below is an overview **effective January 1, 2021**. Unless otherwise stated, benefits are effective the first of the month after hire. Associates must be regularly scheduled for 30 or more hours per week to be eligible for insurance. Contact Human Resources at hr@midwesttrust.com for more information.

Medical Insurance - BlueCross BlueShield of Kansas City

| Medical Plan Feature | Traditional Plan, In-Network | HDHP w/ HSA, In-Network |
|---|--|-----------------------------|
| Deductible, Individual / Family | \$750 / \$1,500 | \$2,800 / \$5,600 |
| Out-of-Pocket Max, Single / Family | \$3,500 / \$7,000 | \$2,800 / \$5,600 |
| Coinsurance After Deductible | Plan pays 90% / You pay 10% | Plan pays 100% / You pay 0% |
| Physician Office Visits | \$25 / \$50 specialist | You pay 0% after deductible |
| Preventive Care | Covered 100% | Covered 100% |
| Urgent Care | \$50 copay | You pay 0% after deductible |
| Emergency Room | \$300 copay, then deductible, then 10% | You pay 0% after deductible |
| Inpatient Facility/Surgical | Deductible, then 10% | You pay 0% after deductible |
| Outpatient Facility/Surgical | Deductible, then 10% | You pay 0% after deductible |
| Retail Prescription Drugs | \$20 / \$35 / \$55 | You pay 0% after deductible |
| Mail Order Prescription Drugs | \$40 / \$70 / \$110 | You pay 0% after deductible |
| Pre-Tax Employee Deductions per Semi-Monthly Pay Period* | | |
| Employee Only or Employee/Child | \$0 | \$0 |
| Employee/Spouse or Family | \$195.00 | \$165.00 |

Health Savings Account (HSA) Annual Employer Contribution

| | |
|---|---|
| Individual Coverage: \$1,400 (\$116.67 per month) | Family Coverage: \$2,800 (\$233.33 per month) |
|---|---|

Dental Insurance – Delta Dental of Kansas

| Dental Plan Feature | In-Network | | |
|--|--------------------------------|-----------------------|---------|
| Deductible | \$50 individual, \$150 family | | |
| Annual Benefit Maximum | \$1,500 | | |
| Preventive Services: Exams, cleanings, x-rays | Plan pays 100%, no deductible | | |
| Basic Services: Fillings, periodontics, endodontics | Plan pays 80% after deductible | | |
| Major Services: Crowns, inlays, onlays, bridges, dentures | Plan pays 50% after deductible | | |
| Orthodontia (for dependents to age 19) | Plan pays 50% after deductible | | |
| Orthodontic Lifetime Benefit | \$1,000 | | |
| Pre-Tax Employee Deductions per Semi-Monthly Pay Period | | | |
| Employee Only | Employee + Spouse | Employee + Child(ren) | Family |
| \$0 | \$15.24 | \$23.80 | \$45.25 |

Voluntary Vision Insurance - VSP

| Type of Service | In-Network | | | |
|---|--|-----------------------|---------|--|
| Eye exam | 12 months; \$10 copay | | | |
| Frames | 24 months; \$150 allowance, then 20% off | | | |
| Single vision, bifocal, trifocal lenses | 12 months; \$25 copay | | | |
| Progressive: standard / premium / custom | 12 months; \$55 / \$95-\$105 / \$150-175 | | | |
| Contact lenses (in lieu of glasses) | 12 months; up to \$60 copay for fitting; \$150 allowance | | | |
| Laser vision correction | 15% off regular price or 5% off promotional price | | | |
| Pre-Tax Employee Deductions per Semi-Monthly Pay Period | | | | |
| Employee Only | Employee + One | Employee + Child(ren) | Family | |
| \$5.06 | \$8.09 | \$8.26 | \$13.31 | |

Life Insurance – Sun Life

Basic group life and accidental death and dismemberment (AD&D) insurance equal to three times your annual salary is provided at no cost. Additional insurance may be purchased on a voluntary basis.

Voluntary Long-Term Disability – Reliance Standard

Long-term disability insurance pays 60% of your salary up to the maximum benefit of \$7,500 in the event of a serious health condition, non-work-related injury, or disability lasting more than 90 days. Semi-monthly deduction is \$.44 per \$100 of semi-monthly base salary.

Other Voluntary Benefits

- Voluntary long-term care insurance through DI Concepts
- Voluntary accident and critical illness insurance through Colonial Life

401(k) Profit Sharing Plan

All employees age 21 and older are eligible to participate in the 401(k) plan immediately upon hire regardless of scheduled hours per week. Employer match is 100% of the employee's first 3%, then 50% of the employee's next 2%; immediate 100% vesting. Profit sharing eligibility is the first of the quarter after one year of service.

Time Off

Paid time off (PTO) is earned each pay period beginning at hire:

| Length of Service As of January 1 | Annual PTO | Annual PTO for Vice Presidents and Above |
|-----------------------------------|-----------------------------------|--|
| Up to 3 years | 3 weeks (pro-rated for new hires) | 4 weeks (pro-rated for new hires) |
| 3 years but less than 7 | 4 weeks | 5 weeks |
| 7 or more years | 5 weeks | 5 weeks |

Paid holidays, jury duty, and bereavement are offered. Extended sick leave is available the first of the month after 90 days of employment.

This overview highlights the main features of most of the benefit plans sponsored by MTC Holding Corporation. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. MTC Holding Corporation reserves the right to modify, amend or terminate any benefit plan or practice described in this overview. Nothing in this overview guarantees that any plan provisions will continue in effect for any period of time.